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PATENT  
DOCKET NO. 39172.00.0006

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Shaun S. Wang  
Application No.: 09/923,377  
Filing Date: August 6, 2001  
Conf. No.: 8932

Examiner: Jennifer L. Liversedge  
Art Unit: 3692  
Docket No.: 39172.00.0006

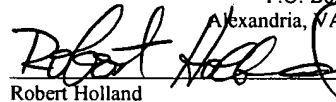
Title: **COMPUTER SYSTEM AND METHOD FOR PRICING FINANCIAL AND  
INSURANCE RISKS WITH HISTORICALLY-KNOWN OR COMPUTER-  
GENERATED PROBABILITY DISTRIBUTIONS**

CERTIFICATE OF MAILING

I hereby certify that this Response is being deposited this date with the  
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Robert Holland  
Date 1/22/07

RESPONSE TO RESTRICTION REQUIREMENT

Dear Sir:

Applicant is submitting a response to the Office Action mailed November 20, 2006.

Please consider Applicant's remarks as follows:

Remarks begin on page 2 of this paper.